THE VALLEY AND EAST COAST VOICE

NOVEMBER 9, 1990

NO. 14

PENSIONER INVESTMENT -CRACKDOWN

The Government's decision to crackdown on low-interest paying investments could be a blessing in disguise for many pensioners, says Michael Connor, Hobart partner of national financial planners,

RetireInvest.

Under a new rule anmounced in the Federal Budget, the Government will have all bank accounts of more than \$2,000 owned by pensioners, national earning rate of 10% a year. This national income could exceed the income test threshold and therefore reduce pension benefits.

The new rule includes bank

have been favoured by many pensioners because they allow them to qualify for higher pension payments and possibly fringe benefits," says Michael Conmor, "but the new rule will force pensioners to reconsider the pros and cons of these and lowinterest paying accounts."

"This is a blessing because most pensioners will discover that the use of these accounts at present actually worsens their financial situation,

rather than improves it."

Why? Because these accounts do not protect their savings against inflation. In addition, most pensioners could receive more income and capital growth from certain "pensioner and tax friendly" investments and without risking their present pension benefits.

"Pensioner and tax friendly" investments are those investments whose income is not fully assessed umder, income test guidelines or by the Tax Office. They include some managed investments, annuities and

direct investments.

"Pensioners could be better off by thousands of dollars a year by investing their savings this way," says Michael Connor.

For example, if a pensioner couple has \$50,000 invested in "pensioner and friendly" investment they could generate investment earnings of around \$5,000 a year.

BLESSING IN DISGUISE

Plus, they would be eligible for the full pension of \$12,240 and fringe benefits (worth around \$2,000 a year.)

However, if the couple chose to use a nil-interest account they would be worse off by \$5,000 a year until March 1, 1991, when the new rule takes effect.

After March 1 they will be another

\$680 a year worse off.

To help pensioners make the best use of "pensioner and tax friendly" investments, RetireInvest has developed a special pensioner plan. The plan will:

*Maximise government pension benefits

- accounts which pay no interest at all. *Provide an additional, regular and indexed income guaranteed for life
 - *Keep tax to a minimum
 - *Protect capital and income against inflation
 - *Provide access to capital for special needs

Importantly the plan is easy to understand and does not in any way compromise pensioners' need for security.

Pensioners who would like to find out more about the RetireInvest Pensioner Plan should contact their

nearest RetireInvest Office.

For more information please contact Michael Connor, RetireInvest, 297 Elizabeth Street, Hobart, Tas. 7000 or telephone (002) 31 0177.

(Taken from August issue of the Tasmanian Business Reporter.)

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READERS PLEASE NOTE THAT THE COST OF VALLEY VOICE IS PER

WE THANK YOU FOR SUPPORT.

Per Barbarbert Company Company

WHAT'S ON

FINGAL VALLEY NEIGHBOURHOOD HOUSE Old Tasmania Hotel Centre, Fingal

Wednesday 14th Christmas Decs & Gifts Ctd FINGAL 7 - 8.30

Wednesday 21st Christmas Decs & Gifts Ctd FINGAL 7 - 8.30, ROSSARDEN 1 - 2.30
IMPORTANT NOTE: In fairness to tutors, classes will be cancelled if there are insufficient enrolments- so please let us know if you wish to attend a class, by ringing Cheryl 742344 or Helen 742271.

Free Child Care can be arranged during classes if you ask in

CATHOLIC CHURCH STREET STALL on Friday Nov. 23rd in front of St.Marys Hotel.
Raffle 1st Steam & Dry Iron, 2nd Doll, 3rd Pair of Sheets.

advance.

Fingal C.W.A. meet every third Thursday of each month in the Fingal Town Hall. Secretary, Mrs Ida Legro.

FINGAL GARDEN CLUB meet on the 2nd Tuesday of every month at the Uniting Church Hall. Secretary, Mrs Roxy Cowie.

The Lions Club of St. Marys is now taking orders for Christmas trees (pine) at a cost of \$5 per tree. Contact J. Brown 722 210 or any Lions.member.

B&J.A.SPILSBURY BP ST. MARYS

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Plumbing and Sewerage Supplies

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Petrol, oils, lubes, tyres and tubes, sewerage pipes and plumbing fittings, poly-pipe, brass fittings, copper pipe, cleaners and glues.

Call in and see Bruce TODAY,

St. Marys District Hospital Aux. next meeting Monday December 3rd at 7.30pm, Recreation Room. Ladies, a plate for supper please.

- HEY KIDS DON'T FORGET TO WRITE A LETTER
TO SANTA C/- NORTH POLE.

MINI FASHION SHOW - Scamander Sports Complex.

'Postie Fashions'
New Spring and Summer range will
be modelled.
8pm Friday November 9th. Cover
charge \$2 includes supper.

ST. MARYS TENNIS CLUB FUN DAY
SATURDAY, 17th NOVEMBER 9a.m. START
DRAWN PARTNERS - \$3 ENTRY FEE
B.Y.O. BARBECUE - ALL WELCOME

Names to Health and Beauty by Friday, 16th November, 5p.m.

BLACK GOLD BOUTIQUE

ST. MARYS PHONE 722441

LAY-BY NOW FOR CHRISTMAS

CANE BASKETS- ALL SHAPES AND SIZES FOR GIFTS

GREAT RANGE OF SUMMER STOCK
AND ACCESSORIES

LADIES AND MENS JEANS, SHORTS, TEE SHIRTS,

ALL REASONABLY PRICED

Page 4 CHURCH NEWS

Parish Service	ce		
Week Fingal 9.	- .00 9.00 11.00 1	3 4 9.00 1.00 11.00 9.00 9.00 7.00 7.00	-
Sunday School		7.00	1 •
Kuca Clubs (w Scamander 8	reekday Sun after s	chool))
St Marys Parish Youth		- Thursda	ау
ALL WELCOME		761 141	
	none 725 139		
THE ANGLICAN St Pauls Chur 8.00am)	<u>'ch</u>		
9.30pm) 7.00pm lst, Sunday School	overy Sunda 3rd, & 5th	-	
3.30pm M Pyengana	ondays nd Sunday		
7.30pm 4 Falmouth 9.45am lst &	th Wednesda	•	
Scamander (H 10.30am 4th	ome for Tea		
ANGLICAN PARI First Sunday	SH OF THE 1 of Month	FINGAL VALI	ΈY
Fingal St Marys Avoca	8.45am 10.45am 7.00pm	FS FS HC	
Second Sunday Fingal Avoca		HC FS	
St Marys Cornwall Third Sunday	10.45am 3.00pm	FS HC	
Fingal St Marys	8.45am 10.45am	FS HC	
Mangana Avoca Fourth Sunday		HC HC	
Fingal St Marys athinna Avoca	8.45am 10.45am 3.00pm 7.00pm	HC HC HC EP	
Fifth Sunday Fingal St Marys	of Month 8.45am 10.45am	HC HC	

SALVATION ARMY

Sunday School
9.45am Salvation Army - St Marvs
Church Services
11.00am lst & 3rd Sundays - St Marys
2.15pm 2nd & 4th Sundays - St Marys 2.15pm 5th Sunday - Cottage Service
2.15pm 5th Sunday - Cottage Service
Womens Meeting
11.00am Tuesday - An hour of
Fellowship for all
women.

ENVOY & MRS BETTS

CATHOLIC PARISH OF	ST MARYS	
First Sunday of Mc	nth	
St Helens Sat. V	igil Mass	6.00pm
St Marys Sunday	Mass	9.00am
Fingal Sunday	Mass	10.30am
Bicheno Sunday		4.00pm
Second Sunday of M	lonth	-
St Helens Sat. V	igil Mass	6.00pm
St Marys Sunday	Mass	9.00am
Bicheno Sunday		4.00pm
Third Sunday of Mo	nth	_
St Helens Sat. V	igil Mass	6.00pm
St Marys Sunday	Mass	9.00am
Fingal Sunday	Mass	10.30am
Bicheno Sunday		4.00pm
Fourth Sunday of M	<u>lonth</u>	•
	igil Mass	6.00pm
St Marys Sunday		9.00am
Bicheno Sunday	Mass	4.00pm
Swansea Sunday		6.00pm
Fifth Sunday of Mo	nth	_
St Helens Sat. V	igil Mass	6.00pm
St Marys Sunday		9.00am
Bicheno Sunday	Mass	4.00pm
PRIEST: FATHER PA	III. CONNOT.T.V	
ST MARYS 003 722		
SEVENTH DAY ADVENT	TSΨ	
_		
	amander	
Sabbath School	10	00^{-2}

Hodgman :	Street,	Scamander	
Sabbath :	School		10.00am
Divine S	ervice		11.00am

W. LOCKETT & SONS

FUNERAL DIRECTORS CAMPBELL TOWN

Enquiries may be directed through:

Mr D Casboult St Marys 722383

or

Mr T Pears Campbell Town 811167 Bruce Davidson - Funeral Director

SPORT

ST. MARYS GOLF NOTES by Tee Up

Once again a wonderful turn out for the Don and Bernice Targett Trophy day. The Club wishes to thank Don and Bernice for their support of this Club for trophies for golf and bowls. The interest that is given to the Club from these two business people make the membership of the Sports

Centre very grateful.
The chicken run has commenced now that daylight saving is with us. This is a very interesting part of the Golf Calendar and is always well

represented.

The Associates had their annual meeting and the trophies except championship were donated. The President (Mrs King) thanked all for the help and attendance given during the seas-on to make the year so successful and reminded all ladies that this was the main motive for all the success in the Club. A very delicious lunch was served and enjoyed by all after a 9 hole stableford. The Silver Spoon and Monthly Brooch were both won by I. Francis.

International Brooch - J. Lohrey Barclay Shield - M. King and L. Burness

R/Up - M. Cook and S. Oliver Foursome Championship Gross -

K. Blair and M. Cook Nett - Y. Davern and C. McGee Club Champion A. Grade - M. Cook B. Grade - K. Blair R/Up C. McGee

C. Grade - M. Nolan

R/Up I. Francis

72 Hole Championship - M. Nolan Foursome Challenge - M. Cook and L. Clayton

Draw for Partner Foursome
K. Wright and L. Burness

Eclectic Gross - M. Cook

Nett - M. Nolan

Consistency - K. Blair on C/B
I. Francis

Birdies - K. Blair

Gobblers - K. Blair Eagles - M. King, K. Blair, S.

Oliver

Limit Marker - L. Childs Handicap Reduction - H. Hayes

The Don and Bernice Trophy was won by:

Gross - D. Murfet

A. Wright

R. McGiveron 73

Best Nett - N. Wallace (21) 61 D. Murfet (8) 63

N.P. 5th - D. Murfett 7th - N. Wallace

Members Stableford

N. Waldron J. Furlow S. Davis 27pts 29 <u>30</u> O. Chartrain G. Dale

<u>Associates Committee</u>

President M. King Vice President I. Francis Secretary K. Wright S. Oliver Treasurer Captain M. Cook K. Blair Vice Captain Handicap C. McGee Assistant Handicap

L. Clayton

NOVEMBER 21st - HOLY TRINITY

There will be a Paddy's Market and Mini Fair in the grounds and back room of Holy Trinity St. Marys, beginning at 11a.m. Gifts wanted for stalls, (cakes, Christmas gifts, etc.). Have you anything for a Garage Sale?

Come and have morning tea with us or buy your salad luncheon from us. We need gifts and we need people.

Vestry meeting for Holy Trinity November 14th at 12.30p.m.

Volunteers are wanted for the mowing of the lawns around Holy Trinity. The number of times people are required to mow depends on the number of volunteers. Mr. Lynch, because of illness, finds he is unable to regularly mow the lawns.

FOR SINCERE DIGNIFIED

PERSONAL

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76 1153

FUNERAL

DIRECTORS

LETTERS TO THE **EDITOR**

Dear Sir.

COMPUTERS FOR MANUFACTURING NOW CHEAPER IN \$\$

As from the 19th October, 1990 the Government has introduced sales tax exemption for computers used in certain manufacturing activities. The exemptions will apply to those individual items of computer equipment used 50% or more for the listed activities. The previous 'Aids to manufacture' section in the Sales Tax Act is to be extended and will include the following:

- * the engineering or technical design of goods for manufacture:
- production-related activities such as the scheduling of prod-uction, the purchasing of materials, the storage, handling and dispatch of certain finished goods;
- the finalising of text or artwork to be printed; and
- any combinations of the above uses.

This measure recognises the broader range of activities that computers now perform in manufacturing than are presently covered in the sales tax act.

Yours sincerely, JOHN WATSON Senator for Tasmania Parliamentary Secretary to the Shadow Treasurer.

Dear Sir,

I wish to thank the St. Marys Fire Brigade for stopping the fire on my property also my neighbours.

I would like to point out that the fire was in no way started by any neighbours but deliberately lit by a local hooligan:

> Thanks to all concerned Joel Chartrain.

WE ARE A MILKBAR WITH "THE LOT"



TAKEAWAYS

- Seasoned BBQ
- Chickens
- Conjectionary
- Hot and cold drinks and thick shakes
- Batteries, "Caltex Petrol*

OPER 7 DAYS A

WEEK 6.30 am-8 nm GRAEME & JACKIE SMYLIE welcome you

MILKBAR &

MAIN ST, ST MARYS PE 77 2222

WE ARE AGENT FOR CENTURY MOTORS

WE CAN TAKE ORDERS NOW ON U.H.F. TAM 396 CHANNEL 6

FINGAL VALLEY NEIGHBOURHOOD HOUSE.

A community awareness session on the topic of child sexual abuse was held at the Fingal Valley Neighbourhood House on 17th October.

This was conducted by Demise Cook and Debbie Murray, coordinator of Laurel House. Launceston.

The session was well attended with representatives from Health Care, Education, Religion, Police Force, Community Groups and the General public in attendance. There was much interaction, discussion and lively debate generated within the group on the subject matter. This session was most informative in that it provided all those who attended with the necessary means of accessing the resources available.

MARKET MARKET MARKET

SATURDAY 1st December 9am -3pm COMMUNITOR CENTRE, FINGAL

VARIETY OF STALLS, YUMMY FOOD

AND SANTA ARRIVES AT 12 NOON!

St. Marys District High School

LEARNING TO SPELL

Learning to spell is part of learning to write. Children learn to spell while they are learning to write and read.

Learning to spell is a gradual process:

Very young writers rely on their knowledge of how a word sounds to them and they write letters to represent the sounds. As they pay more attention to print, they begin to notice patterns in words. With the help of the teacher they progress towards conventional spelling.

Writing tends to proceed in the following way:

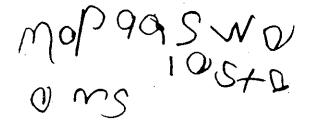
*uncontrolled or controlled scribble



*unconventional letters



*strings of conventional letters



*groups of letters with spaces between groups

ht dt ext on the WL.

*writing that reveals a growing awareness of the patterns of English spelling



Effective spellers use four strategies spelling as the word looks spelling as the word sounds spelling by analogy (think of another word like it) spelling by reference to an authority (ask someone, look it up, etc)

The role of teachers:

Teachers arrange the learning program so that children write and read every day. This can be for a range of purposes (letters, diaries, recipes..) and audiences (classmates, parents, others).

They demonstrate the ways they read, write and spell. They provide opportunities for children to play with words, using tongue twisters, riddles, rhymes, poems and so on.

Teachers encourage the children to examine and learn words related to their writing and interests. Random lists or words unrelated to recent class work are now rarely used.

Teachers use the mis-spellings that occur in children's writing as a source of valuable information. The way they have decided to spell a word reveals the strategies they have used.

Teachers encourage children to take responsibility for correcting their own mistakes, using their increasing knowledge about words, and calssroom spelling resources.

When children are writing, they are expected to try a new word, based on their idea of the sound or the look of the word, and go on writing.

Children proof-read their writing later: that is, they identify and correct doubtful spelling by asking others, consulting a dictionary, directory or atlas, using the print around them and so on.

Some children may not detect all their mis-spellings. If numerous spelling mistakes are made, the teacher draws the child's attention to as many as the child may reasonably be expected to learn, concentrating on the most frequently used words. These words are recorded in a personal dictionary for use in the further writing.

Much of the writing that occurs in the classroom is for personal, immediate purposes. It remains in draft form. When writing is to be shared with other people, proof reading for spelling accuracy is required.

Teachers use a variety of methods, to suit the needs of the individual child or groups of children.

They teach to:

- *identify recognisable parts of wordseg, words within other words (here in, where and there), letter strings ('ing', 'str', 'ough')
- *put words into groups eg, days of the week, words that sound alike but look different
- *use words in different sentences which can alter the meaning eg He wound up the clock. The soldier had a bullet wound.
- *examine spelling similarities among words, based on meaning - eg medicine, medicinal, medical
- *see that some letters alter the sounds of other letters (eg, hop/hope); and that endings can change (eg, hope/hoping; hop/hopping/hopped)
- *call letters by their names and recognise the different sounds they make in words - eg, fate/fat/father
- *change words in certain ways for different purposes (fairy/faries), swim/ swam/have swum), (bigger/biggest)
- *draw on what they know about spelling when attempting to spell a new word.

The role of the family

Children need to see writing used by real people in real-life situations all the time. Encourage reading and writing at home.

Ways the family can help:

Write notes and messages for real purposes; send postcards when away from home; encourage children to add to the weekly shopping list.

Write at the same time as children; write letters or make lists or notes while the children are writing theirs.

Read signs on and in shops, read different kinds of print that are in the home, on the street, etc.

Respond to what children write by taking notice of what they are saying (rather than over-emphasising spelling).

Encourage children to revise and proofread their writing once the ideas are down on paper, if the writing is to be shared with others.

Help children to draw on what they already know, when they are trying to spell an unfamiliar work (eg: if they are attempting to write the word 'rather', remind them that they know how to spell 'father').

Show that you care about spelling by asking who knows how to spell particular words, encourage a child to write down an unfamiliar word, or to look words up in a dictionary.

Provide the children with dictionaries and encourage their use, but not for every word.

Play games such as Scrabble, Memory, Hangman, etc.

Encourage children to play with words (riddles, jokes, tongue twisters, etc).

Children are all different

They develop as readers and writers in different ways, at different rates. Each child brings different characteristics to the process.

For some, learning to read, write or spell will pose problems. The important thing is to acknowledge a problem, and decide to do something about it.

LETTER TO THE EDITOR

Dear Sir,

Before the Legislative Council at present are the C.R.E.S.A.P. recommendations. If implemented these will mean to St.Marys District High School——A cut in staffing from 31.6 to 27.5 in 1991. A loss in services of a librarian, a Laboratory Technician and a Computer Networker. No longer will special education, careers work experience, outdoor education or farm experience, be staffed. Aloss of opportunities to our rural youth.

- Maintenance funding will be on a per pupil basis with no regard to the age or condition of the old school. A disadvantage when considering overhead cost of maintenance at St. Marys to that of a newer school.

- C.R.E.S.A.P. recommends the school farm be closed. A facility our children will lose access to.

- Energy costs will be devolved to the school at a lower level. The implication is save electricity, cut lighting and heating use.

Cutbacks on an already inefficien heating system!

- The living away from home allowance to be abolished, disadvantaging parents of rural students wishing to take courses at TSIT, TAFE or University.

These recommendations affect the opportunities and working conditions of the St.Marys students.
There is still time to lobby Parliamentarians not to approve them.

Fran Andrews.



Sam's cui price



THIS SECTION OF OUR PAPER IS SPONS-ORED BY GEOFF AND MARGARETE WHITE

WE INVITE READERS TO SHARE THEIR FAVOURITE RECEPES:

CUSTARD CREAMS

6ozs butter 2ozs sugar 6 ozs plain flour 2 ozs custard powder

Cream butter, add sugar and beat until smooth. Add dry ingredients. Roll into small balls, then in extra sugar. Place on baking tray and press out with fork or plastic cotton reel. Bake slowly in moderate oven. These biscuits stay a creamy colour, don't bake till brown. When cool, stick together with butter icing.

GINGER CREAMS

2½ cups flour (1½ S.R. & 1 Plain)
1 cup sugar ½lb butter
2 small teaspoons ground ginger
1 small teaspoon bi-carb soda
1 egg
1 tablespoon golden syrup

Cream butter and sugar, add golden syrup, beat im egg.
Stir in dry ingredients.
Roll roughly in small pieces, place on baking tray and press down lightly with fork. Bake in slow to moderate oven for 10 minutes. When cold, fill with raspberry jam and ice with butter icing and sprinkle with coconut.

RECIPES CONTRIBUTED BY J SPILSBURY



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First National

RATTRAY FIRST NATIONAL

WILLOW COTTAGE

Renovated cottage at Rossarden on approx. 1 acre. All modern amenities including septic tank \$25,000. Phone Ron on 761592 or after hours Scamander 725102

CENTRAL ST. MARYS

Well presented home within walking distance to shops and schools. Recently renovated. Tons of storage. Phone Ron on 761592 or after hours Scamander 725102

IRISH TOWN

Comfortable 3 bedroom home in quiet, sunny bushland setting with creek frontage. Land area approx. 60 acres on THREE TITLES. Perfect retreat. Ron is ready to show you, phone 761592 or A.H. Scamander 725102

CHARACTER IN CEDAR

Three bedroom home at Scamander in natural woodland setting, ocean views to the Northeast and mountains to the Southeast. Tastefully decorated throughout. Demands inspection at reduced price \$80,000.

RON HAS BUYERS WAITING FOR:

- ★ Acreage with coastal views
- * Homes in Fingal, Mangana, St. Marys, Cornwall
- * Holiday homes at Scamander and Falmouth
- * Three brick homes at Scamander

Phone Ron today at RATTRAY FIRST NATIONAL St. Helens on 761592 or A.H. 725102

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4 Pendrigh Place Phone: 761592
St. Helens 7216

WE KNOW THE VALUE OF AUSTRALIA

HAIR SALON - Central St. Marys

Main Street position, excellent location, good local clientele, only registered hair dresser in area. Phone: Kathy Rattray 761592 for price and details. YOU WILL BE SURPRISED

MEALS ON WHEELS

NOVEMBER Sunday Monday Tuesday Wednesday Thursday	11 12 13 14 15	Bonnie Crawford D. & S. Robinson	FINGAL Lionel Rankin Carole Woods Bill Johnstone Jessie Burbury Idie Frances	B. Johnstone	MATHINNA K.Turner C.Scott M.Ellis C.Webb I.Hardman
Sunday Monday Tuesday Wednesday Thursday	18 19 20 21 22	Clive Berwick	Ros Smith Ida Legro Robyn Holder Colleen Turner J. Claridge	N.Ward L.Walters J.Miller A.Barnes	K.Turner C.Scott M.Ellis C.Webb I.Hardman

Education towards

Creativity

Date: Saturday, 24 November 1990.

Venue: Cray Drop Inn

Time: 10.00am - 3.00pm

Cost: Donation

B.Y.O. Lunch. Tea, coffee

available The infant years form the basis of a child's future. If filled with joy, warmth and security, the life of the child will be enriched. Young children love to use their imagination, but also require physical experience of their immediate world.. The young child is open and impressionable, and imprints made on the child at this age will affect him/ her in later years: they learn by imitation. The young child's senses are particularly impressionable. The development of these senses can be faciliated through (for example) the use of nature stories pertaining to animals flowers, trees, and the seasons. These stories concentrate on the truth in nature, on the perceivable changes using images to which the children can relate. In such a way, the child can develop a closer link to the environment through the building of an inner connection with what is around her/him. Singing is undertaken every day, accompanied by an instrument such as the pentatonic harp. encourages a sensitivity to sound and music. Story time offers a visual focus, such as a lighted candle or puppets prior to and during the story. Children are told fairy stories in

preference to being read to: the children learn to listen and build their own imaginative pictures. Watercolour painting offers a visual sensitivity to colour. Practical tasks such as cooking, gardening and building encourages imitation of the teacher by the children. Therefore, great care is taken to create an environment that is beautiful; the teacher's actions must be purposeful and thoughtful within this environment.

This meeting is held in view of the establishment of a Waldorf kindergarten (based on the philosophy of Rudolf Steiner) on the East Coast in 1992. Please indicate your interest in attending this meeting by returning the attached slip by 14th November 1990 to the following address:

> P.O. Box 39 Fingal 7214 Tas.

Mrs Jean Hearn will be accompanied by a teacher from the Launceston Rudolf Steiner School to conduct activities and answer any questions you may have.

Please indicate your response ticking the appropriate box:

I am able to attend the meeting.

I am unable to attend the meeting, but would appreciate information on any outcome.

Name: Address: Phone:

> WHAT'S ON, FOR SALE CONT. FOR SALE...4 Berth 16ft Franklin (arrow) caravan with Annex with wooden floor, gas/elect fridge, gas oven \$3,950 Phone 722481.

FOR SALE ... 3 Nanny Goats, 1 Wether. Please ring 722225 morning or evening.

FOR SALE...1 IXL Slow Combustion stove and flue \$100, 1 Yellow cistern and seat \$50.00, 1 TV Aerial \$50.00. Phone 742183.

WANTED...A Brownie leader if interested Phone Helen Napier.

Brownie Raffle Winners 🗄 Side Lamb - J.Beswick Jigsaw Puzzle - E.Miller

STARDUST

Week commencing November 8th, 1990. SCORPIO October 24 - November 22

TAURUS April 21 - May 21

There might be an emotional challenge An inviting personal trem will but a surprise development romantic- begin. This will focus on the ally will highlight this week. So be prepared. Best Days: 9, 21.

SAGITTARIUS November 23 - Dec. 22

An event you least expect will throw a big option into the ring. Entertaining will liven up your social life. Prepare to be run off your feet with visitors. Best Days: 15, 16.

CAPRICORN December 23 - Jan. 20

A social outlet you would like to enjoy will become available. There may have been restrictions placed on this previously, but now you will have an open invitation. Best Days: 8, 20.

<u> AQUARIUS</u> January 21 - Feb. 19

Romance will pervade this week. Singles, you will recieve interested gestures from many sources, but there will be one in particular that will touch the heart. Best Days: 9, 18.

PISCES February 20 - March 20

A social offer which is a thrilling opportunity for you will turn out to be all that you have wanted and more. Best Days: 10, 19.

ARIES March 21 - April 20

An uncertainty may nag at you, but slowly this situation will clear up and it could be better than it first appeared. Best Days: 10, 14.

ST MARYS BUTCHERY

ORDER HAMS ETC. NOW FOR CHRISTMAS.

"FRESH MEAT"

PHONE TOBY NOW ON 722 274 making of a new friendship, which will become very important. to you. Best Days: 8, 13.

GEMINI May 22 - June 21

Work and personal plans will incorporate the sharing of ideas and resources on a frequent basis. Best Days: 11, 17.

CANCER June 22 - July 23

Your commitments will be scattered and different, with the unusual variety making things more interesting, but also creating hassles. Best Days: 12, 19.

LEO July 24 - August 23 There will be excellent possibilities romantically,

socially and where a work or financial issue is concerned. Best Days: 14, 21.

<u>VIRGO</u> August 24 - September 23

A big question mark may hang over a personal situation or plan. But the answer won't come immediately or in one piece. Best Days: 15, 16.

LIBRA September 24 - October 23

You will have to handle a touchy subject head on, but then this. situation will have a usefulness that you will benefit by. Best Days: 12, 20.

ST MARYS HEALTH & BEAUTY

LARGE RANGE OF GIFTS FOR CHRISTMAS

PERFUMES, SOAPS, FILMS FOR THAT SPECIAL OCCASION.

SEE JILL AND KEVIN PH. 722172